Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

# Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
١	Write th	ne name that is on your	Michael	
į	identific	ment-issued picture cation (for example, iver's license or	First name	First name
,	passpo		Middle name	Middle name
	D	and at the same	D'Adamo	
		our picture cation to your meeting	Last name	Last name
		e trustee.	<u>III                                    </u>	
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All oth	ner names you		
	have ι years	used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3. (	Only t	he last 4 digits of		
)	your S	Social Security	xxx - xx - <u>5707</u>	XXX - XX
I	Individ	r or regeral ual Taxpayer cation number	OR	OR
'	ia Gii (III	outon number	9xx - xx	9xx - xx

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Michael

Debtor 1

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Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9009 S Utica Ave Number Street	Number Street
		Evergreen Park IL 60805 City State ZIP Code	City State ZIP Code
		соок	·
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 18-04388 Doc 1 Filed 02/19/18 Entered 02/19/18 13:43:34 Desc Main Page 3 of 58 Document Michael Debtor 1 Case Number (if known) \_ Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the <sub>District</sub> None last 8 years? \_\_\_\_ When \_\_\_ ☐ Yes. Case Number MM / DD / YYYY District None \_\_\_ When \_\_\_\_ \_\_\_\_ Case Number \_\_\_ MM / DD / YYYY \_\_\_\_\_ When \_\_\_ \_\_\_\_\_ Case Number \_\_\_ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When Case Number, if known \_\_\_\_\_ District MM / DD / YYYY

11. Do you rent your residence?

☐ No. Go to line 12

■ Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Michael Debtor 1

Document D'Adamo

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Debto	or 1	Michael		D'Adam	<u>no                                     </u>	Case Number (if kno	own)		
		First Name	Middle Name	Last Name			,		
Pai	rt 3:	Report About Any Busin	nesses You Ow	n as a Sole Proprietor					
	_		_						
12.		you a sole proprietor	No.	Go to Part 4.					
		any full- or part-time	Yes.	Name and location of b	ousiness				
		siness?							
		ole proprietorship is a iness you operate as an		N				<del></del>	
		vidual, and is not a		Name of business, if any					
		arate legal entity such as							
	a co	orporation, partnerhsip, or		Number Street					
		ou have more than one		Tumbor Order					
		proprietorship, use a							
		arate sheed and attach it							
	to ti	nis petition.							-
				City			State	Zip Code	
				Chack the engrapriete	hay to describe your bu	usinoso:			
				Спеск тте арргорпате	box to describe your bu	SII1635.			
				☐ Health Care Busi	iness (as defined in 11 U	J.S.C. § 101(27A))			
				☐ Single Asset Rea	al Estate (as defined in 1	1 U.S.C. § 101(51B))			
				☐ Stockbroker (as o	defined in 11 U.S.C. § 10	01(53A))			
				_ ,	er (as defined in 11 U.S.	. ,,			
					,	C. § 101(0))			
				☐ None of the abov	⁄e				
Pa	Bar are deb For bus	apter 11 of the hkruptcy Code and you a small business otor? a definition of small iness debtor, see J.S.C. § 101(51D).	balance s document  No. I  No. I  Yes.	heet, statement of opera is do not exist, follow the am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	ations, cash-flow stateme procedure in 11 U.S.C. pter 11.	all business debtor according to the same of the same	ax return or	if any of these	
			,	iono i reporty or rany i rep					
14.	Do	you own or have any	No.						
		perty that poses or is	— Пу <sub>та</sub>	10/10 at in the channel O					
		ged to pose a threat	☐ Yes.	What is the hazard?					
		mminent and							
		entifiable hazard to							
	-	olic health or safety? do you own any							
		perty that needs							
	-	nediate attention?		If immediate attention is	needed, why is it neede	ed?			_
		example, do you own							
		shable goods, or livestock							
		must be fed, or a building							
	tnat	needs urgent repairs?							
				Where is the property?					
				· r · r · 9 · -	Number Street				_
							_		
					City		State	e ZIP Code	

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Michael

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Debtor 1

Middle Name

Case Number (if known) \_

Part 5:

**Explain Your Efforts to** 

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1

Michael

Document D'Adamo

Case Number (if known)

	What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</li> <li>No. Go to line 16b.</li> <li>Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</li> <li>No. Go to line 16c.</li> <li>Yes. Go to line 17.</li> </ul>				
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.		
	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
a a a	Oo you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution o unsecured creditors?		er 7. Do you estimate that after any exempt p is are paid that funds will be available to distril	· · ·		
)	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
e	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
€	How much do you estimate your liabilities o be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion		
Part '	7: Sign Below					
For ye	ou	correct.  If I have chosen to file under Chap	I declare under penalty of perjury that the info ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	e, under Chapter 7, 11,12, or 13		
		,	did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	·		
		I understand making a false staten	the chapter of title 11, United States Code, sp nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	or property by fraud in connection		
		/s/ Michael D'Adamo, Signature of Debtor 1		ture of Debtor 2		
		Executed on02/16/2018		uted on		

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Debtor 1 Michael Document D'Adamo Page 7 of 58
First Name Middle Name Last Name Page 7 of 58
Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mariusz Krzysztof Zatorski	Date	Date:	02/16/20	018
Signature of Attorney for Debtor	Buto	MM / E	DD / YYYY	
Mariusz Krzysztof Zatorski				
Printed name				
Geraci Law L.L.C.				_
Firm name				
55 E. Monroe St., #3400				
Number Street				•
Number Street Chicago	IL	6060	)3	
	IL State		03 P Code	
Chicago		ZII	P Code	icilaw.com
Chicago	State	ZII	P Code	cilaw.com

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Fill in this in	formation to iden		20001110111	
Debtor 1	Michael		D'Adamo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r		_	

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

P	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 24,700 \$ 24,700
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$2,068
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$35,470
P	Summarize Your Liabilities	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,715.46
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,707.00

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Debtor 1 Michael Document D'Adamo Page 9 of 58 Case Number (if known) \_\_\_\_

Part 4:	Answer These Questions for Administrative and Statistical Records				
	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes				
■ \\	which is form to the court with your other schedules.	C. § 159.			
	In the Statement of Your Current Monthly Income: Copy your total current monthly income from Of In 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ficial .	\$ 3,814.35		
	the following special categories of claims from Part 4, line 6 of <i>Schedule E/F:</i> m Part 4 of Schedule E/F, copy the following:	Total claim			
	Domestic support obligations (Copy line 6a.)	\$_0.00			
9b. 1	axes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. (	claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. S	Student loans. (Copy line 6f.)	\$_9,327.00			
	Obligations arising out of a separation agreement or divorce that you did not report as ty claims. (Copy line 6g.)	\$_0.00			
9f. [	Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_		
9g. <b>1</b>	<b>Total.</b> Add lines 9a through 9f.	\$_9,327.00			

Fill in this int	ormation to identify you			Entered 02/19/18 1 0 of 58	.3:43:34	Desc I	Main	
				0 01 38				
Debtor 1	Michael First Name	Middle Name	D'Adamo Last Name					
Debtor 2	I list realite	Wilder Name	East value					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Distr						
Case Number			(State)				heck if this	is an
(If known)						а	mended fili	ng
Official Fo	orm 106A/B							
chedul	e A/B: Proper	rty						12/15
ategory where esponsible for ages, write you	you think it fits best. Be supplying correct infor Ir name and case numb	e as complete and mation. If more spa per (if known). Ans	accurate as possible. If two ma	fits in more than one category, arried people are filing together te sheet to this form. On the top we an Interest In	, both are equal	ly		
No. Yes.	Describe		n any residence, building, land your entries fro Part 1, includin					
you have at	tached for Part 1. Write	that number here			>			\$0.00
Part 2:	escribe Your Vehicles							
No. Yes.	, trucks, tractors, sport  Describe	utility vehicles, mo	otorcycles Who has an interest in the	nronerty? Check one	Do not doduct o	oourod oloimo	ar overnition	o Dut
	lodel:	CBR 500	Debtor 1 only	property: Oncorrono.	Do not deduct s the amount of a Creditors Who	ny secured cl	aims on Sche	dule D:
Y	ear:	2014	Debtor 2 only		Current value		Current val	
А	pproximate Mileage:	564	Debtor 1 and Debtor 2 onl	•	entire property		portion you	
0	ther information:		At least one of the debtors	s and another	\$	2,925.00	\$	2,925.00
	014 Honda CBR 500 wit niles	th over 564	Check if this is communications instructions)	unity property (see				
M	ake:	Buick	Who has an interest in the	property? Check one.	Do not deduct s	ecured claims	s or exemption	s Put
M	odel:	Regal	Debtor 1 only		the amount of a	ny secured cl	aims on Sche	dule D:
Υ	ear:	2017	Debtor 2 only		Current value		Current val	
А	pproximate Mileage:	5,000	Debtor 1 and Debtor 2 onl		entire property		portion you	
0	ther information:		At least one of the debtors	s and another	\$	18,000.00	\$	9,000.00
	017 Buick Regal with ov EASE with GM Financia		Check if this is commu	unity property (see				
Examples: No. Yes.  Add the doll	Boats, trailers, motors, person Describe ar value of the portion y	onal watercraft, fishing	ecreational vehicles, other vehicles, other vehicles, motorcycles, mot	accessories  Ig any entries for pages				\$ 11,925.00

Case 18-04388 Michael

Describe.....

Official Form 106A/B

Books, CDs, DVDs & Family Photos

Record # 748556

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here .....---

Doc 1

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\$100

100.00

\$1,775.00

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Debtor 1

**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Yes. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$900 900.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, Gaming system, printer, computer, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Clothes \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Watch \$75 75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes Describe.... Dog \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No.

Schedule A/B: Property

Debtor 1 Michael Case 18-04388

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"D'Ad	amo	191.	
D00	<del>:um</del>	ent	
Last Na	ame		

Doc 1 Middle Name

	Part 4:		
Do	Do you own or have any legal or equitable interest in any of the followi		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	<ul><li>16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, No. Yes. Describe</li></ul>	, and on hand when you file your petition	
4-	47. Donnaite of many		\$0.00
17.	17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of depos and other similar institutions. If you have multiple accounts with the same instit No.	· · · · · · · · · · · · · · · · · · ·	
		ion name:	
	Checking Account Fit	fth Third Bank	\$0.00
18.	18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money mark  No.	ket accounts	\$0.00
	Yes. Describe Institution or issuer name:		\$ 0.00
19.	<ol> <li>Non-publicly traded stock and interests in incorporated and unincomment.</li> <li>No.</li> </ol>	prporated businesses, including an interest in	<u> </u>
	Yes. Describe Name of Entity and Percent of Ownership:	:	
20.	20. Government and corporate bonds and other negotiable and non-ne Negotiable instruments include personal checks, cashiers' checks, promissory Non-negotiable instruments are those you cannot transfer to someone by signi No.  Yes. Describe Issuer name:	notes, and money orders.	\$ <u>0.00</u>
21.	21. Retirement or pension accounts		Ψ
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings account No.  Yes. Describe Type of account and Institution name:	ınts, or other pension or profit-sharing plans	
	Yes. Describe Type of account and Institution name:		\$ 0.00
22.	22. Security deposits and prepayments		•
	Your share of all unused deposits you have made so that you may continue se Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas No.		
	Yes. Describe Institution name or individual:		
23.	23. Annuities (A contract for a periodic payment of money to you, either No.	er for life or for a number of years)	\$0.00
	Yes. Describe Issuer name and description:		
24.	24. Interests in an education IRA, in an account in a qualified ABLE pro 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	ogram, or under a qualified state tuition program.	\$0.00
	Yes. Describe Institution name and description. Separate	ely file the records of any interests.11 U.S.C. § 521(c):	
25.	25. Trusts, equitable or future interests in property (other than anything No.	g listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes. Describe		\$ <u> </u>
26.	26. Patents, copyrights, trademarks, trade secrets, and other intellectu Examples: Internet domain names, websites, proceeds from royalties and licen No.		
	Yes. Describe		\$0.00

Debtor 1 Michael Case 18-04388 Doc 1 Filed 02/19/18 Entered 02/19/18 13:43:34 Desc Main Page 13 of September (if known)

27.	-	-	other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe			\$0.00
Moi	ney or prop	erty owed to yo	u?		Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you			
	Yes.	Describe	Potential 2017 Federal Tax Refund \$2	2,000	\$2,000.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe			\$0.00
30.	Examples:		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe			\$0.00
31.			ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:		
	Yes.	Describe	Term life and health insurance	\$0	\$ 0.00
32.	If you are the property be No.	ne beneficiary of a cause someone ha	lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.		<u> </u>
	Yes.	Describe			\$0.00
33.	_	=	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes.	Describe			\$ 0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights		<u> </u>
	Yes.	Describe			\$0.00
35.	Any financ	ial assets you d	lid not already list		
	Yes.	Describe			\$0.00
			of your entries from Part 4, including any entries for pages you have attached		\$2,000.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
			egal or equitable interest in any business-related property?		
	No. Yes.				
					Current value of the portion you own? Do not deduct secured claims or exemptions

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38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes.

0.00

Debtor 1 Michael Case 18-04388 Doc 1 Filed 02/19/18 Entered 02/19/18 13:43:34 Desc Main Dadamo Page 15 of 58 unber (if known)

51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for p for Part 6. Write that number here	<u> </u>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List	it Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 11,925.00	
57. Part 3: Total personal and household items, line 15	\$ 1,775.00	
58. Part 4: Total financial assets, line 36	\$ 2,000.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 15,700.00	\$ 15,700.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$15,700.00

Official Form 106A/B Record # 748556 Schedule A/B: Property Page 6 of 6

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Fill in this in	formation to iden	itify your case:				
Debtor 1	Michael		D'Adamo			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)						
Case Number			_			
(If known)						

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt									
1. Which set of ex	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clai	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief	2014 Honda CBR 500 with over	\$ 2,925	2.025	735 ILCS 5/12-1001(c)					
description:	564 miles	\$_2,923	\$	735 ILCS 5/12-1001(b)					
Line from	03		100% of fair market value, up to						
Schedule A/B:			any applicable statutory limit						
Brief description:	2017 Buick Regal with over 5,000 miles - LEASE with GM Financial	\$ 9,000	<b>s</b> 0	735 ILCS 5/12-1001(c)					
·		*							
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit						
Brief	Furniture, linens, small appliances,			735 ILCS 5/12-1001(b)					
description:	table & chairs, bedroom set	\$_900	\$900						
Line from			100% of fair market value, up to						
Schedule A/B:	06		any applicable statutory limit						
Brief	TV, Gaming system, printer,	500		735 ILCS 5/12-1001(b)					
description:	computer, cell phone	\$_500	\$_500						
Line from	07		100% of fair market value, up to						
Schedule A/B:	07		any applicable statutory limit						
Official Form 1060	Record # 748556	Schedule C: T	The Property You Claim as Exempt	Page 1 of 2					
			· · · · · · · · · · · · · · · · · · ·						

Document

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Debtor 1 Michael First Name

Middle Name

Last Name

Brief description:  Line from Schedule A/B: 11  Brief Watch description:  Line from Schedule A/B: 12  Brief Dog description:  Line from Schedule A/B: 13  Brief Books, CDs, DVDs & Family Photos  Line from Schedule A/B: 14  Brief Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28  Brief Term life and health insurance	Copy the value from Schedule A/B  \$_200  \$_75  \$_0  \$_100  \$_0	Check only one box for each exemption  \$	735 ILCS 5/12-1001(a),(e)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(a)				
Line from Schedule A/B: 11  Brief Watch description:  Line from Schedule A/B: 12  Brief Dog description:  Line from Schedule A/B: 13  Brief Books, CDs, DVDs & Family Photos  Line from Schedule A/B: 14  Brief Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28	\$_75 \$_0 \$_100 \$_0	100% of fair market value, up to any applicable statutory limit  \$	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(a)				
Schedule A/B: 11  Brief Watch description:  Line from Schedule A/B: 12  Brief Dog description:  Line from Schedule A/B: 13  Brief Books, CDs, DVDs & Family Photos  Line from Schedule A/B: 14  Brief Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28	\$_0 \$_100 \$_0	any applicable statutory limit  \$	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(a)				
description:  Line from Schedule A/B:  Brief description:  Line from Schedule A/B:  Brief Books, CDs, DVDs & Family Photos  Brief Dog  Brief Books, CDs, DVDs & Family Photos  Line from Schedule A/B:  Brief Description:  Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B:  Brief Description:  Line from Schedule A/B:  Brief Potential 2017 Federal Tax Refund Description:  Line from Schedule A/B:  Brief Description:  Line from Schedule A/B:  Brief Description:  Brief Desc	\$_0 \$_100 \$_0	100% of fair market value, up to any applicable statutory limit  \$ 0  100% of fair market value, up to any applicable statutory limit  \$ 100  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(a)				
Schedule A/B: 12  Brief Dog description:  Line from Schedule A/B: 13  Brief Books, CDs, DVDs & Family Photos  Line from Schedule A/B: 14  Brief Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28	\$_ 100 \$_ 0	any applicable statutory limit  \$ 0  100% of fair market value, up to any applicable statutory limit  \$ 100  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
description:  Line from Schedule A/B: 13  Brief	\$_ 100 \$_ 0	100% of fair market value, up to any applicable statutory limit  \$ 100  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
Schedule A/B:  Brief description:  Books, CDs, DVDs & Family Photos  Line from Schedule A/B:  Brief Description:  Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B:  17  Brief Description:  Potential 2017 Federal Tax Refund Description:  Line from Schedule A/B:  28	\$_ <sup>0</sup>	any applicable statutory limit  \$ 100  100% of fair market value, up to any applicable statutory limit					
description: Photos  Line from Schedule A/B: 14  Brief Checking Account, Fifth Third Bank, 0.00  Line from Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28	\$_ <sup>0</sup>	100% of fair market value, up to any applicable statutory limit					
Schedule A/B:  Brief		any applicable statutory limit	735 ILCS 5/12-1001(b)				
description:  Bank, 0.00  Line from Schedule A/B:  Potential 2017 Federal Tax Refund description:  Line from Schedule A/B:  28			735 ILCS 5/12-1001(b)				
Schedule A/B: 17  Brief Potential 2017 Federal Tax Refund description:  Line from Schedule A/B: 28		100% of fair market value, up to					
description:  Line from  Schedule A/B: 28		any applicable statutory limit					
Schedule A/B: 28	\$_2,000	\$_2,000	735 ILCS 5/12-1001(b)				
Brief Term life and health insurance		100% of fair market value, up to any applicable statutory limit					
description:	\$_ <sup>0</sup>	\$_0	215 ILCS 5/238				
Line from Schedule A/B: 31		100% of fair market value, up to any applicable statutory limit					
Are you claiming a homestead exemption of mo							
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment .)  ■ No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  □ No □ Yes.							

Fill in this in	Case 19 0429 formation to identify your		1 Filed 02/10/19	Entered 02/19/1 8 of 58	.8 13:43:34	Desc Main	
Debtor 1	Michael		D'Adamo				
200101	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : N	ORTHERN_ Dis	strict of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	s is an
(If known)						amended fil	ing
Official F	orm 106D						
	<u> </u>	a Hava (	Claims Secured by D	ronout.			12/15
			Claims Secured by P		r cumplying correct		
			I people are filing together, both al Page, fill it out, number the en			ny	
dditional page	s, write your name and ca	se number (if l	known).				
1. Do any cre	ditors have claims secured	d by your prop	erty?				
No. Ch	eck this box and submit this	s form to the co	ourt with your other schedules. You	u have nothing else to repo	rt on this form.		
Yes. Fil	I in all of the information be	low.					
Part 1:	List All Secured Claims						T
2. List all se	cured claims. If a creditor h	nas more than o	one secured claim, list the creditor	separately	Column A	Column A	Column C
			cular claim, list the other creditors	•	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
As much a	is possible, list the claims in	alphabetical o	order according to the creditors nar	me.	value of collateral	claim	If any
2.1 America	an Honda Finance		Describe the property that secure	s the claim:	\$ 2,068.00	<b>\$</b> 2,925.00	<b>\$</b> 568.00
Creditor's			2014 Honda CBR 500 with over			<del></del>	
	d Alpharetta Rd S		2011 Honda OBIC 000 William Over	50 T TIMO			
Number	Street						
			As of the date you file, the claim is	s: Check all that apply.	_		
			Contingent				
Alphare		30005	Unliquidated				
City	State 2	Zip Code	Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply				
Debtor	1 only		An agreement you made (such as	mortgage or secured			
Debtor	2 only		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, me	echanic's lien)			
At least	one of the debtors and another	r	Judgment lien from a lawsuit				
□ chark	if this plains uplates to a		Other (including a right to offset) _				
	if this claim relates to a unity debt						
	was incurred2014-02-	-15 -	Last 4 digits of account number	<u>4534</u>			
Part 2:	List Others to Be Notified fo	r a Debt That Y	ou Already Listed				
. •	• •		your bankruptcy for a debt that you	•		• •	
			else, list the creditor in Part 1, and t rt 1, list the additional creditors her	_			
	do not fill out or submit this		,	jou usst navo additio	po. co to bo not		

		Doc 1 Ei	lad 02/10/19	Entered 02/19/18 13	3:43:34	Desc Main			
Fill in this in	formation to identify your case:			9 of 58					
Debtor 1	Michael		D'Adamo						
	First Name Middl	le Name	Last Name						
Debtor 2 (Spouse, if filing)	First Name Middl	le Name	Last Name						
United States	Bankruptcy Court for the : <u>NORTHE</u>	<u>ERN</u> District of <u>IL</u>	(State)			☐ Check if t	this is an		
Case Number (If known)	Г					amended			
Official F	orm 106E/F						9		
	E/F: Creditors Who						12/15		
ist the other p \(\begin{align*} B: Property (\) reditors with peded, copy to po of any addi	arty to any executory contracts on Official Form 106A/B) and on Scapartially secured claims that are	or unexpired leas hedule G: Execut listed in Schedule per the entries in ind case number (i	es that could result in a ory Contracts and Une eD: Creditors Who Hav the boxes on the left. A	s and Part 2 for creditors with NO a claim. Also list executory contre <i>xpired Leases</i> (Official Form 1060 <i>re Claims Secured by Property</i> . If attach the Continuation Page to th	acts on <i>Schedule</i> 3). Do not includ more space is	e			
1. Do any cre	ditors have priority unsecured c	laims against you	ı?						
No. Go	to Part 2.								
Yes.									
each claim nonpriority unsecured	listed, identify what type of claim amounts. As much as possible, list	it is. If a claim has st the claims in alp age of Part 1. If mo	both priority and nonpri phabetical order according ore than one creditor ho	ecured claim, list the creditor separ iority amounts, list that claim here a ng to the creditor's name. If you have lds a particular claim, list the other action booklet.)	and show both prive more than two	riority and o priority			
					Total claim	Priority amount	Nonpriority amount		
Part 2:	List All of Your NONPRIORITY Uns	ecured Claims							
3. Do any cre	ditors have nonpriority unsecure	ed claims against	you?						
☐ No. Yo	No. You have nothing to report in this part. Submit this form to the court with your other schedules.								
Yes.									
nonpriority included in	unsecured claim, list the creditor	separately for each	h claim. For each claim	or who holds each claim. If a credi listed, identify what type of claim it tors in Part 3.If you have more than	is. Do not list clai	ims already			
	lohility			0132			Total claim \$ 891.00		
4.1 AT T M Creditor's		Last 4 di	gits of account number				\$_091.00		
Po Box		When wa	as the debt incurred?	2016-2017					
Number	Street	As of the	e date you file, the claim	is: Check all that annly					
		Contin	•	is. Officer all that apply.					
Bloomir	ngton IL 61702 State Zip Code		uidated						
Who owes	s the debt? Check one.	Dispu	ted						
Debtor	•	Tuna of I	NONDRIORITY	d alaim.					
☐ Debtor	1 and Debtor 2 only		NONPRIORITY unsecure ent loans	a ciaim:					
=	t one of the debtors and another			ration agreement or divorce					
=	if this claim relates to a	that y	ou did not report as priority	claims					
comm	unity debt	Debts	to pension or profit-sharing	g plans, and other similar debts					
Is the clai	m subject to offest?	<b>.</b>	Collection for	r Craditor					
Yes		Other	. Specify Collecting for	Ordano					

Debtor 1	Michael		Doc 1		Entered 02/19/18 13:43:34 Page 20 of 58 Number (If known)	Desc Main	
	First Name	Middle Name		Last Name	. ,		
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
4.2	Capital One Bank	Last 4 digits of account number NULL	\$_2,898.00					
	Creditor's Name	When was the debt incurred? 2012-2013						
	1680 Capital One Dr	When was the debt incurred? 2012-2013						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Mclean VA 22102	Contingent						
	City State Zip Code	Unliquidated						
v	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts						
	s the claim subject to offest?  No	Oradik Cand as Cradik Han						
	Yes	Other. Specify Credit Card or Credit Use						
4.3	Capital One Bank	Last 4 digits of account number NULL	<b>\$</b> 3,450.00					
7.0	Creditor's Name	<del></del>	-					
	15000 Capital One Dr	When was the debt incurred? 2011-2016						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Richmond VA 23238	Unliquidated						
v	City State Zip Code  Vho owes the debt? Check one.	Disputed						
	Debtor 1 only	<b>–</b>						
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
li	Debtor 1 and Debtor 2 only	Student loans						
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
Ī	Check if this claim relates to a	that you did not report as priority claims						
"	community debt	Debts to pension or profit-sharing plans, and other similar debts						
Is	s the claim subject to offest?							
	No	Other. Specify Credit Card or Credit Use						
<del>                                     </del>	Yes Capital One Bank	Last 4 digits of account number NULL	<b>\$</b> 5,772.00					
4.4	Creditor's Name	Last 4 digits of account number NULL	\$ <u>0,172.00</u>					
	15000 Capital One Dr	When was the debt incurred? 2012-2016						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Richmond VA 23238	Unliquidated						
١.,	City State Zip Code	Disputed						
"	Vho owes the debt? Check one.	Бюрисс						
	Debtor 1 only	Turns of NONDRIODITY was sound also						
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans						
	At least one of the debtors and another	Student loans  Obligations arising out of a separation agreement or divorce						
		that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
ls	s the claim subject to offest?							
	No	Other. Specify Credit Card or Credit Use						
	Yes	<del>-</del>						

Debtor 1	Michael	00.00 =0 0 .000	Doc 1		Entered 02/19/18 13:43:34 Page 21 of 58 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name			
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page number them beginning with 4.4 followed by 4.5 and so forth							

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Chase Bank	Last 4 digits of account number	\$ <u>2,547.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 15298  Number Street	When was the debt incurred?	
	Nulliber Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify _ Credit Card or Credit Use	
	Yes		
4.6	Comcast Central Warehouse	Last 4 digits of account number 0034	<b>\$</b> 378.00
	Creditor's Name	When was the debt incurred? 2017-2017	
	4200 International Pkwy	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carrollton TX 75007	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Gallott Opposity	
4.7	Community First Medical Center	Last 4 digits of account number	\$ <u>103.00</u>
	Creditor's Name	When was the daht in sum d?	
	Dept 77304	When was the debt incurred?	
	Number Street		
	PO BOX 77000	As of the date you file, the claim is: Check all that apply.	
	Detroit MI 48277	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Outer. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Michael	0400 10 0 .000	Doc 1	Filed 02/19/18 Document	Entered 02/19/18 13:43:34 Page 22 of 58	Desc Main		
	First Name Middle Name			Last Name				
Part 2:	Par 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
4.8	redit ONI	E BANK N.A.	l ac	st 4 digits of account numbe	, 3263			

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.8	Credit ONE BANK N.A.	Last 4 digits of account number 3263	<b>\$</b> 1,103.00					
	Creditor's Name	0040 0040						
	Po Box 10497	When was the debt incurred? 2016-2016						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Greenville SC 29603	Unliquidated						
l v	City State Zip Code  Who owes the debt? Check one.	Disputed						
ľ	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
		that you did not report as priority claims						
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
ls	s the claim subject to offest?							
	No	Other. Specify Unknown Credit Extension						
	Yes	- Carlott Speeding						
4.9	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>0.00</u>					
	Creditor's Name	2042 2046						
	Po Box 98875	When was the debt incurred? 2012-2016						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Las Vegas NV 89193	Unliquidated						
l v	City State Zip Code  Vho owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
1	Debtor 1 and Debtor 2 only	Student loans						
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
		that you did not report as priority claims						
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
ls	s the claim subject to offest?							
	No	Other. Specify Credit Card or Credit Use						
	Yes							
4.10	EPMG of Illinois, SC	Last 4 digits of account number	<b>\$</b> 101.00					
	Creditor's Name							
	PO Box 95968	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Oldahama City	Contingent						
	Oklahoma City OK 73143	Unliquidated						
V	City State Zip Code  Vho owes the debt? Check one.	Disputed						
[	Debtor 1 only							
Ì	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
1	Debtor 1 and Debtor 2 only	Student loans						
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
7	Check if this claim relates to a	that you did not report as priority claims						
"	community debt	Debts to pension or profit-sharing plans, and other similar debts						
<u> </u>	s the claim subject to offest?	_						
	No	Other. Specify Medical/Dental Services						
	Yes							

Debtor 1	Michael	Case 18-04388 Doc 1  Michael  First Name Middle Name		02, 20, 20	Entered 02/19/18 13:4 Page 23 of 58 Page 23 of 58			
	First Name			Last Name				
Part 2	Part 2± Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
,								
4.11 N	1cydsnb		_ Las	at 4 digits of account numbe	r <u>NULL</u>			

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, ar	nd so forth.	I otal Claim		
4.11	Mcydsnb	Last 4 digits of account number	NULL	<b>\$</b> 543.00		
	Creditor's Name	NA/hara cons tha daht in soomad?	2013-2016			
	Po Box 8218  Number Street	When was the debt incurred?	2010 2010			
	Number Street					
		As of the date you file, the claim is	: Check all that apply.			
	Mason OH 45040	Contingent				
	City State Zip Code	Unliquidated				
V	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
[	Debtor 2 only	Type of NONPRIORITY unsecured	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	aims			
-	community debt	Debts to pension or profit-sharing p	olans, and other similar debts			
ls	s the claim subject to offest?	<u>_</u>				
	■ No ¬	Other. Specify Credit Card or	Credit Use			
1 10	Yes Mercy Hospital	Lock 4 dinite of account mountain		<b>\$</b> 300.00		
4.12	Creditor's Name	Last 4 digits of account number _	<del></del>	Ψ		
	2525 S. Michigan Ave.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	Charle all that apply			
		Contingent	. Спеск ан тнасарруу.			
	Chicago IL 60616-2332	= *				
	City State Zip Code	Unliquidated				
\ <u>\</u>	/ho owes the debt? Check one.	Disputed				
<u> </u>	Debtor 1 only					
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
[	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	aims			
l .	community debt	Debts to pension or profit-sharing p				
IS	s the claim subject to offest?					
	No Yes	Other. Specify Medical/Dental	Services			
4.12	Michael Adamo, Jr.	Last 4 digits of account number		\$ 6,000.00		
4.13	Creditor's Name		<del></del>	<u> </u>		
	9009 S Utica Ave.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	· Check all that apply			
		Contingent	. Спеск ан тласарру.			
	Evergreen Park IL 60805	<b>=</b>				
	City State Zip Code	Unliquidated				
\ <u>\</u>	/ho owes the debt? Check one.	Disputed				
<u> </u>	Debtor 1 only					
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
[	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
.	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	■ No ¬.,	Other. Specify				
	Yes					

		Case 18-04388	Doc 1		Entered 02/19/18 13:43:34 Page 24 of 58 Case Number (if known)	Desc Main			
Debtor 1	Michael	<del> </del>		19 Adamo CTT	Case Number (if known)				
	First Name	Middle Name		Last Name					
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.									

After li	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
4.14	Syncb/CARE CREDIT	Last 4 digits of account number	NULL	\$ <u>0.00</u>				
	Creditor's Name	When the debt because do	2014-2016					
	950 Forrer Blvd	When was the debt incurred?	2014 2010					
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
	V. V	Contingent						
	Kettering OH 45420	Unliquidated						
v	City State Zip Code  Who owes the debt? Check one.	Disputed						
	Debtor 1 only	_						
Ī	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:					
Ī	Debtor 1 and Debtor 2 only	Student loans						
İ	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce					
7	Check if this claim relates to a	that you did not report as priority cla	-					
-	community debt	Debts to pension or profit-sharing p						
ls	s the claim subject to offest?	_ , , , ,						
	No	Other. Specify Credit Card or 0	Credit Use					
	Yes							
4.15	Synchrony BANK	Last 4 digits of account number	9378	\$ <u>2,057.00</u>				
	Creditor's Name	Miles was the debt in sumed?	2016-2016					
	Po Box 27288	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
	Tompo A7 05005	Contingent						
	Tempe         AZ         85285           City         State         Zip Code	Unliquidated						
v	Vho owes the debt? Check one.	Disputed						
	Debtor 1 only							
Ī	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:					
Ī	Debtor 1 and Debtor 2 only	Student loans						
Ī	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce					
7	Check if this claim relates to a	that you did not report as priority claims						
-	community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
Is	s the claim subject to offest?							
	No	Other. Specify Collecting for C	reditor					
$\vdash$	Yes Yes		0000	. 1 001 00				
4.16	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	6060	\$ <u>1,884.00</u>				
	Creditor's Name Po Box 4222	When was the debt incurred?	2012-2016					
	Number Street	When was the dest meaned:						
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
	lowa City IA 52244	Contingent						
	City State Zip Code	Unliquidated						
Who owes the debt? Check one.		Disputed						
Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce					
Ī	Check if this claim relates to a	that you did not report as priority cla	aims					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
	s the claim subject to offest?	_						
	■ No ¬	Other. Specify						
	Yes							

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Debtor 1 Michael	Deciment Page 25 of 58	
4.17 US DEPT OF ED/GSL/ATL Middle Name	Last 4 digits of account number 2154	\$ <u>7,443.00</u>
Creditor's Name Po Box 4222	When was the debt incurred? 2012-2016	
Number Street    Iowa City	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed	
Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt Is the claim subject to offest?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
Yes		

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**Д**дсиment

List Others to Be Notified for a Debt That You Already Listed

Page 26 of 58 Case Number (if known)

Debtor 1 Michael

5.	. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
	Cook County Clerk of the Circuit, 2017-M5-002463	_	On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 50 W. Washigton ST		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago IL	60602	Last 4 digits of account number	NULL				
	City State Zip	Code						
	BIITT&Gaines PC, 2017-M5-002463	_	On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 661 Glenn Ave	_	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
		_		NULL				
	Wheeling IL  City State Zip	60090  Code	Last 4 digits of account number	NOLL				
	Cook County Clerk, 2017-M5-002464		On which entry in Part 1 or Part 2 li	st the original creditor?				
	Name 50 West Washigton ST		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims				
		_						
		60602	Last 4 digits of account number	NULL				
	City State Zip	Code						
	Blitt&Gaines PC, 2017-M5-002464  Name	_	On which entry in Part 1 or Part 2 lis	st the original creditor?				
	661 Gleen Ave	_	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Wheeling IL	60090	Last 4 digits of account number	NULL				
	City State Zip	Code						
	Cook County Clerk of theCircuit C, 2017-M5-002026	_	On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 50 West Washington Street		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago IL	- 60602	Last 4 digits of account number	NULL				
	City State Zip	Code						
	Blitt and Gaines, PC, 2017-M5-002026	_	On which entry in Part 1 or Part 2 li	st the original creditor?				
	Name 661 Glenn Ave.		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims				
		_						
	Wheeling IL  City State Zip	60090	Last 4 digits of account number	<u>NULL</u>				
	State Zip	Joue						

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OI I				
First Name	Middle Name	Last Name		
Cook County Clerk, 2007-M1-162	421	_	On which entry in Part 1 or Part 2	list the original creditor?
<sub>Name</sub> 50 W. Washigton ST			Line5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL	60602	Last 4 digits of account number _	
City	State Zip (	Code		
Fine Michael D, 2007-M1-162421		_	On which entry in Part 1 or Part 2	list the original creditor?
<sub>Name</sub> 131 S Dearborn		_	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL	60603	Last 4 digits of account number _	
City	State Zip	Code		
MediCredit Inc., Bankruptcy Dept.		_	On which entry in Part 1 or Part 2	list the original creditor?
lame PO Box 66700			Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		=		Part 2: Creditors with Nonpriority Unsecured Claims
Saint Louis	MO	- 63166	Last 4 digits of account number	
City	State Zip (	_ Code	•	

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Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Michael

Middle Name

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim 9,327.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.007.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 9,327.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$

Fill	in this in	Caco 19		o 1 Eiloc	L02/10/10	Ento	red 02/19 9 of 58	9/18 13:4	43:34	Desc	Main	
			,,,				9 01 38					
De	btor 1	Michael			D'Adamo	-						
Do	htor O	First Name	Middle Name		Last Name							
	ebtor 2 ouse, if filing)	First Name	Middle Name		Last Name	-						
Un	ited States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of <u>ILLINO</u>								
	se Number				(State)					_	Check if this amended filir	
		orm 106C					_			c	amenaea iiii	ig
		orm 106G										12/15
			ory Contract				lly roon on sibl	o for ounnhuis	na correct			12/13
nform	nation. If n	nore space is ne	possible. If two marri eded, copy the addition ne and case number (	onal page, fill it o						ny		
1. <b>D</b>	o you hav	e any executory	contracts or unexpire	ed leases?								
	No. Ch	eck this box and	submit this form to the	court with your o	other schedules. Y	ou have no	othing else to re	eport on this f	orm.			
	Yes. Fill	I in all of the infor	mation below even if th	ne contracts or le	ases are listed in	Schedule .	A/B: Property (	(Official Form	106A/B)			
	-		or company with who	=					-			
	<b>cample, re</b> nexpired le		, cell phone). See the	instructions for the	nis form in the inst	truction bod	klet for more e	examples of ex	xecutory co	ntracts and		
F	Person or	company with w	hom you have the co	ntract or lease			State w	hat the contr	act or lease	e is for		
2.1	GM Fina	ancial					Car L	ease				
	Name	ariciai				_						
	Po Box	181145				_						
	Number	Street										
	Arlingtor City	n		TX 76096 State Zip Code		_						
2.2												
	Name					_						
						_						
	Number	Street										
	City			State Zip Code		_						
2.3												
	Name					_						
						_						
	Number	Street										
	City			State Zip Code		_						
	o.ty			ciaic zip coac								
2.4												
	Name					_						
	Number	Street				_						
	INGITIDE	Succi										
	City			State Zip Code		_						
2.5												
	Name					_						
						_						
	Number	Street										

State Zip Code

City

Official Form 106G

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Michael		D'Adamo
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	-		_
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

<b>,</b>		,						
1.	Do y	ou have any codebtors? (If you are filing a joint case, do not list either spouse as	a codebtor.)					
	□ No.							
	\	'es						
2.		in the last 8 years, have you lived in a community property state or territory? (Cona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washi						
	1	lo. Go to line 3.						
		'es. Did your spouse, former spouse, or legal equivalent live with you at the time?						
		No	E'll 's the second of the desired of the desired					
		Yes. Inwhich community state or territory did you live?	. Fill in the name and current address of that person.					
			-					
		Name of your spouse, former spouse or legal equivalent						
		Number Street						
		City State Zip Co	- ode					
3.	In Co	olumn 1, list all of your codebtors. Do not include your spouse as a codebtor if	your spouse is filing with you. List the person					
	shov	n in line 2 again as a codebtor only if that person is a guarantor or cosigner. N	lake sure you have listed the creditor on					
		dule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule C	G (Official Form 106G). Use Schedule D,					
	Schedule E/F, or Schedule G to fill out Column 2.							
	Co	lumn 1: Your codebtor	Column 2: The creditor to whom you owe the debt					
			Check all schedules that apply:					
3.1	<u>.</u>	Sandra D'Adamo	Schedule D, line					
		ame	Schedule E/F, line					
	_	0009 South Utica umber Street	<b>–</b>					
		Evergreen Park IL 60805	Schedule G, line1					
	_	ity State Zip Code	e					
3.2			Schedule D, line					
	N	ame	Schedule E/F, line					
	١	umber Street	Schedule G, line					
		ity State Zip Cod	e					
3.3			Schedule D, line					
	_ N	ame	Schedule E/F, line					
	١	umber Street	Schedule G, line					
	-	ity State Zip Code	e					

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			2( 7.1 11 11 11 11 11 11 11 11 11 11 11 11 1	11 01 30
Fill in this in	nformation to ident	tify your case:		
Debtor 1	Michael		D'Adamo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial F	orm 106I			MM / DD / VOOV
·	<u> </u>			MM / DD / YYYY

## **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment					
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed		Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Paramedic			
	Occupation may Include student or homemaker, if it applies.	Employers name	Medea Ambulance	9		
		Employers address	5640 Howard St			
			Skokie, IL 60077		,	
		How long employed there?	Since 8/1/2007			
Pa	Part 2: Give Details About Monthly Income					
	spouse unless you are separated.	ve more than one employer, comb	oine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, or	•	\$3,814.35	\$0.00		
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line		\$3,814.35	\$0.00		

 Official Form 106I
 Record # 748556
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Micha

Michael Document D'Adamo Page 32 of 58 Case Number (if known) Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$3,814.35	\$0.00	
5. <b>I</b>		payroll deductions:				
		Fax, Medicare, and Social Security deductions	5a.	\$983.82	\$0.00	
		Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
		oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$108.33	\$0.00	
		Omestic support obligations	5f.	\$0.00	\$0.00	
	_	Jnion dues	5g.	\$0.00	\$0.00	
6 4		Other deductions. Specify: Uniforms(D1),  payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	5h.	\$6.74	\$0.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	6. 7 <b>[</b>	\$1,098.89	\$0.00	
			7.	\$2,715.46	\$0.00	
0. L		other income regularly received:				
	oa.	Net income from rental property and from operating a business,				
		profession, or farm  Attach a statement for each property and business showing gross				
		receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a. _	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c. -	\$ 0.00	\$ 0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash	-	Ψο.σσ	Ψ σ.ισσ	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,715.46 +	\$0.00	\$2,715.46
11	State	e all other regular contributions to the expenses that you list in <i>Schedul</i> e	. /			
11.		de contributions from an unmarried partner, members of your household, you		nts. vour roommates. and		
		r friends or relatives.	•			
	Do n	ot include any amounts already included in lines 2-10 or amounts that are n	ot available	to pay expenses listed in	Schedule J.	
	Spec	ify:			1	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	annlina	12. <b>\$2,715.46</b>
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		ies anu Neialeu Dala, II II	αμγιισο	Ψ2,7 13.40
10.	x	•	•			

Liester   Michael	Fill in this ir	nformation to identify you	r case:				
Debtor 2	Debtor 1	Michael		D'Adamo	Check if this i	s:	
Continue	D.H.	First Name	Middle Name	Last Name	ı =	J	
United States Barviurpery Court for the: MONTHERN DISTRICT OF HILMOIS  Cace Number  (I tream)  A separate filling for Debtor 2 because Debtor 2  maintains a separate household.  Schedule J: Your Expenses  12/15  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If  more space in needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every quastion.  It is this a joint case?  No. Got to line 2.  No. Doe Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Does Debtor 2 live in a separate household?  No.  Yos. Does Debtor 2 live in a separate household?  No.  Yos. Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate household?  No.  Yos Does Debtor 2 live in a separate househ		First Name	Middle Name	Last Name			
Cash Morar	United States	Bankruptcy Court for the :!	NORTHERN DISTRICT (	OF ILLINOIS			
Schedule J: Your Expenses  12/15  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    The specifie Your Movecheld		r			MM / DE	) / YYYY	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Port 1:   Describe Your Mousehold					A separa	ate filing for Debtor	2 because Debtor 2
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Value   Comment   Com	Official F	orm 106J			maintain	s a separate house	ehold.
more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:	Schedul	e J: Your Exp	enses				12/15
1. Is this a joint case?    X   No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate household?   Yes. Debtor 2 must file a separate Schedule J.   Yes. Debtor 2 must file a separate Schedule J.   Yes. Debtor 2 must file a separate Schedule J.   Yes. Do not ist Debtor 1 and Debtor 2.   Do not state the dependents' names.   Dependent's relationship to Debtor 2 must file a separate Schedule J.   Yes. Do not state the dependents' names.   Yes. Do not state the dependents' names.   X   No	more space is question.			·			
No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No.   No.   Yes. Debtor 2 must file a separate Schedule J.							
Yes. Does Debtor 2 live in a separate household?    No.   Yes. Debtor 2 must file a separate Schedule J.							
2. Do you have dependents? Do not list Debtor 1 and Debtor 2.  Do not state the dependents' each dependent			parate household?				
2. Do you have dependents? Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do your expenses include expenses of people other than yourself and your dependents' Yes  X No Ye		No.	-				
Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do not state the dependents' names.  Do not state the dependents' names.  3. Do your expenses include expenses of people other than yourself and your dependents?  Poil 2:  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$0.00		Yes. Debtor 2 must f	file a separate Schedu	le J.			
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do not state	2. Do you	have dependents?	X No			Dependent's	
Do not state the dependents' names.  Do not state the dependents'   Yes   X No   X No   Yes   X No					Debtor 1 or Debtor 2	age	<del> </del>
Do not state the dependents names.    X   No   Yes			each deper	dent			
3. Do your expenses include expenses of people other than yourself and your dependents?  Port 2: Estimate Your Ongoing Monthly Expenses  Fort I was a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses as of your bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Four expenses of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Four expenses of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Four expenses as of your expenses as of your expenses as of your expenses as under the provided in the Action of the four and fill in th		tate the dependents'					
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate Your ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$0.00  4d. Home maintenance, repair, and upkeep expenses							
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses							X No
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses							Yes
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses							X No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses							
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses							X No
expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$800.00  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$0.00							Yes
Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate Your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$0.00  4c. Home maintenance, repair, and upkeep expenses			X No				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$800.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$0.00  Home maintenance, repair, and upkeep expenses	yourself	and your dependents?	Yes				
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$800.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses	Part 2:	Estimate Your Ongoing Mon	thly Expenses				
the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$800.00 If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses  4d. \$0.00	1						
of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$800.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses		•	icy is filed. If this is a	supplemental Schedule J	, check the box at the top of the	ioini anu iii iii	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$800.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses	1	=	<del>-</del>	=	1)		Your expenses
any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$800.00				•	•		
Henot included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$0.00			penses for your resid	ence. Include first mortgag	e payments and	4.	\$800.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$0.00		-					·
4c. Home maintenance, repair, and upkeep expenses  4c. \$0.00	4a. Re	eal estate taxes				4a.	\$0.00
	4b. Pr	operty, homeowner's, or re	nter's insurance			4b.	\$0.00
4d. Homeowner's association or condominium dues 4d. \$0.00	4c. Ho	ome maintenance, repair, a	nd upkeep expenses			4c.	\$0.00
	4d. Ho	omeowner's association or	condominium dues			4d.	\$0.00

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Michael

First Name

Debtor 1

Middle Name Last Name Case Number (if known) \_

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	<b>5</b> .		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$155.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$240.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$300.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$80.00
10.	Personal care products and services	10.		\$30.00
11.	Medical and dental expenses	11.		\$25.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$235.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$110.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$582.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

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Michael Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$150.00 21. Other. Specify: \_\_\_Postage/Bank Fees (\$5.00), Student Loans (\$145.00), 21. \$2,707.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,715.46 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,707.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$8.46 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 748556 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Michael		D'Adamo		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States  Case Number (If known)		the : <u>NORTHERN</u> District of	ILLINOIS (State)		
,					

## Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
0011000	
🗶 /s/ Michael D'Adamo, III	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date _02/16/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Michael		D'Adamo
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	「 <u></u>		_

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

illiber (II Kilo	wii). Allswer every question.			
Part 1: 0	ive Details About Your Marital Status and W	here You Lived Before		
	our current marital status?			
_				
Marrie				
Not ma	arried			
0 <b>D</b> i		h 4h h	2	
Z During th	e last 3 years, have you lived anywhere ot	ner than where you live no	W ?	
	ist all of the places you lived in the last 3 year	ars. Do not include where v	ou live now.	
Debt	or 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor
· ·	S Nagle Ave	FROM 09/2013		
Chica	go IL 60638-3452	To 05/2015		
and Wisco No. Yes. №	states and territories include Arizona, Cali onsin.)  lake sure you fill out Schedule H: Your Code  Explain the Sources of Your Income			,

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Debtor 1 Michael D'Adamo Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$6,208 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 45,772 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$ 34,381 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips \$ -1,947 (medic (January 1 to December 31, 2016) Operating a business Operating a business independent contractor) 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Michael D'Adamo Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7.  $\prod$  Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments \$ 2,068 American Honda Finance 2170 Monthly \$ 144 Mortgage Car Point Blvd Ste 100 Elgin IL Credit card 60123 Loan repayment Suppliers or vendors Other GM Financial Po Box 181145 Monthly \$ 582 <u>\$ 19,222</u> Mortgage Car Arlington TX 76096 Credit card Loan repayment Suppliers or vendors Other \_\_\_\_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

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Debtor 1	Michael		D'Adamo	_	Case Number (if known) _			
	First Name	Middle Name	Last Name					
а	Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited n insider? Include payments on debts guaranteed or cosigned by an insider.							
	No.							
	Yes. List all payments to an	insider.						
			Dates of payment	Total amount paid	Amount you still owe	Reason for t Include cred	his payment itor's name	
Pari	4: Identify Legal actions,	Panassassians and	Foreclosures					
	/ithin 1 year before you filed fo			court action, or admi	inistrative proceeding?			
L	ist all such matters, including prodifications, and contract disp	ersonal injury cases				t or custody		
Г	No.							
	Yes. Fill in the details.							
_			Nature of the case	Court or	r agency		Status of the case	
	Capital Bank Vs Dadamo I	Michael III	Collections	Cook Co	ounty Clerk of the Circuit Co	ourt	Pending	
	2017-M5-002463						On appeal	
	\$5772.42						Concluded	
	Capital One Bank Vs Dada	amo Michael	Collections	Cook Co	ounty Clerk		Pending	
	2017-M5-002026						On appeal	
	\$3450.50						Concluded	
	Cook County Clerk						_	
	Gook Goarky Glonk							
	Capital One Bank Vs Dada	amo Michael	Collections	Cook Co	ounty Clerk of the Circuit Co	ourt	Pending	
	III						On appeal	
	2017-M5-002464						Concluded	
	\$2898.19						_	
	/ithin 1 year before you filed fo heck all that apply and fill in th		ny of your property repose	sessed, foreclosed, g	arnished, attached, seized	or levied?		
	No. Go to line 11							
Ī	Yes. Fill in the information b	elow.						
_	_							
	/ithin 90 days before you filed r refuse to make a payment b		•	a bank or financial	institution, set off any am	ounts from yo	ur accounts	
	No. Go to line 11							
_	Yes. Fill in the information b	elow.						
-	ithin 1 year before you filed f		any of your property in	the possession of a	n assignee for the benefit	of creditors, a		
C	ourt-appointed receiver, a cus	todian, or another	official?					
=	No.							
L	Yes.							
Par	List Certain Gifts and C	ontributions						
	/ithin 2 years before you filed	for bankruptcy, di	d you give any gifts with	a total value of more	than \$600 per person?			
_	No.							
_	Yes. Fill in the details for ea	ch aift						
_	/ithin 2 years before you filed	_	d you give any gifts or co	ontributions with a to	otal value of more than \$6	00 to any char	itv?	
	_	aptoy, un	, ,	The second will die	I and a man wo	, 01141	•	
	No.	ab aift						
L	Yes. Fill in the details for ea	cn girt.						

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Document Page 41 of 58 Michael D'Adamo Case Number (if known) \_ First Name Middle Name Last Name List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,600.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2018 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift.

Part 8:

List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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Michael D'Adamo Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Environmental law, if you know it Governmental unit Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

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		Document	Page 43 of 58	
Debtor 1	Michael	D'Adamo	Case Number (if known)	

Last Name

Pa	Give Details About Your Business or Connection	ons to Any Business					
27	Within 4 years before you filed for bankruptcy, did y	rou own a business or have any of the following connections to any business?					
		profession, or other activity, either full-time or part-time					
	A member of a limited liability company (LLC						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive o	f a corporation					
	An owner of at least 5% of the voting or equi	ty securities of a corporation					
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the deta	ils below for each business.					
28	Within 2 years before you filed for bankruptcy, did y institutions, creditors, or other parties.	you give a financial statement to anyone about your business? Include all financial					
	No.						
	Yes. Fill in the details.						
	Date issu	ued					
Pa	rt 12: Sign Below						
i	inswers are true and correct. I understand that makin	al Affairs and any attachments, and I declare under penalty of perjury that the ng a false statement, concealing property, or obtaining money or property by fraud nes up to \$250,000, or imprisonment for up to 20 years, or both.					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 02/16/2018 MM / DD / YYYY	Date MM / DD / YYYY					
	MM / DD / YYYY	MM / DD / YYYY					
Did you attach additional pages to <i>Your Statement of Financial Affairs for Individuals Filing for Bankruptcy</i> (Official Form 107)?  No  Yes							
ı	Oid you pay or agree to pay someone who is not an a	ttorney to help you fill out bankruptcy forms?					
	No						
	Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).					

First Name

Middle Name

Fill in this ir	Caco 19 0/299 Doc 1 File	od 02/10/19	2/19/18 13:43:34 Desc M 58	1ain
5	Michael	D'Adamo		
Debtor 1	First Name Middle Name	Last Name		
Debtor 2				
(Spouse, if filing)	First Name Middle Name	Last Name		
United States	s Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLI</u>			
Case Numbe (If known)	r	(State)	<del></del>	neck if this is an nended filing
Official F	orm 108			
Stateme	nt of Intention for Individuals	Filing Under Chapter 7	7	12/1:
creditors have lea you have lea You must file the whichever is earlif two married plates as complete write your name	idividual filing under chapter 7, you must fill out this we claims secured by your property, or used personal property and the lease has not expired his form with the court within 30 days after you file yarlier, unless the court extends the time for cause. You people are filing together in a joint case, both are equal to the form.  The and accurate as possible. If more space is needed are and case number (if known).  List Your Creditors Who Have Secured Claims	d. your bankruptcy petition or by the date of You must also send copies to the credite qually responsible for supplying correct	ors and lessors you list.	
	editors that you listed in Part 1 of Schedule D: Credi	 tors Who Have Claims Secured by Prop	perty (Official Form 106D), fill in the	
information	n below.			
Identify the	creditor and the property that is collateral	What do you intend to do with to secures a debt?		laim the property t on Schedule C?
Creditor's	5	Surrender the property	y 🔲 No	
name:	American Honda Finance	$\square$ Retain the property ar	nd redeem it Yes	<b>;</b>
Description	on of 2014 Honda CBR 500 with over 564 miles	Retain the property ar	nd enter into a	
property		Reaffirmation Agreem		
securing	debt:	Retain the property ar	nd [explain]:	
Creditor's		Surrender the property	y No	
name:		Retain the property ar	nd redeem it Yes	
Description	on of	Retain the property ar		
property		Reaffirmation Agreem	nent.	
securing (	debt:	Retain the property ar	nd [explain]:	
Creditor's	3	Surrender the property	y No	
name:		Retain the property ar	nd redeem it Yes	j
Description	on of	Retain the property ar		
property		Reaffirmation Agreem	nent.	
securing	debt:	Retain the property ar	nd [explain]:	
Creditor's	3	Surrender the propert	y No	
name:		Retain the property ar	nd redeem it Yes	3
Description	on of	Retain the property ar		
property		Reaffirmation Agreem	nent.	
securing	debt:	Retain the property ar	nd [explain]:	

Debtor 1

Michael

Case 18-04388

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Desc Main

**List Your Unexpired Personal Property Leases** 

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired	
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; t	the lease period has not yet
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 3	65(p)(2).
Describe the second final annual formation of the second s	Will the Leave be accounted
Describe your unexpired personal property leases	Will the lease be assumed?
Laccorde names. CM Financial	Пис
Lessor's name: GM Financial	No
D	Yes
Description of leased 2017 Buick Regal with over 3,000 miles	
property:	
Lessor's name:	☐ No
	\ Yes
Description of leased	<b>—</b> 1.00
property:	
Lessor's name:	☐ No
	Yes
Description of leased	□ Tes
property:	
Lessor's name:	☐ No
Description of leased	☐ Yes
property:	
F	
Lessor's name:	☐ No
	<u> </u>
Description of leased	☐ Yes
property:	
F - F - 9	
Lessor's name:	□ No
Description of leased	∐ Yes
property:	
Lessor's name:	☐ No
Description of leased	☐ Yes
property:	
Dort 2. Sign Balow	
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secu	res a debt and any
personal property that is subject to an unexpired lease.	
Ac /a/ Michael D'Adama III	
★ /s/ Michael D'Adamo, III  Signature of Debtor 1  Signature of Debtor 2  **The properties of Debtor 3  **The properties of Debtor 3  **The properties of Debtor 3  **The properties of Debtor 4  **The properties	
Signature of Debtor 1 Signature of Debtor 2	
Date Dated: 02/16/2018	
MM / DD / YYYY MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

Date: 02/16/2018

Date

## United States Bankruptcy Court

	NORTHERN DISTI	RICT OF ILLINO	IS EASTERN DIVISION	ON	
[n 1	re				
Mi	chael D'Adamo III / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	MPENSATION OF	ATTORNEY FOR DEE	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(1) impensation paid to me within one year before the filing of the debtor(s) in contents.	the petition in bankr	uptcy, or agreed to be paid	d to me, for servic	es
	For legal services, I have agreed to accept	\$1,300.00			
	Prior to the filing of this statement I have received	\$1,600.00			
	Balance Due	\$0.00			
	Post Case-Filing Work Pre-Paid:	\$300.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify)				
4.	I have not agreed to share the above-disclosed compof my law firm.	pensation with any o	other person unless they ar	e members and as	sociates
	I have agreed to share the above-disclosed compens of my law firm. A copy of the agreement, together attached.	_	-		
5.	In return for the above-disclosed fee, I have agreed to rerease, including:	nder legal service fo	r all aspects of the bankru	ptcy	
	<ul> <li>Analysis of the debtor's financial situation, and reno bankruptcy;</li> </ul>	dering advice to the	debtor in determining who	ether to file a petit	ion in
	<ul><li>b. Preparation and filing of any petition, schedules, sta</li></ul>	atements of affairs an	nd plan which may be requ	uired;	
6.	By agreement with the debtor(s), the above-disclosed fee Fee does NOT include any work done post-filing.	e does not include th	e following service:		
	I certify that the foregoing is a complete payment to me for representation of the debt		•	DI	

Record # 748556 Page 1 of 1

Signature of Attorney

Geraci Law L.L.C. Name of law firm

/s/ Mariusz Krzysztof Zatorski

# Case 18-04388 Geraci Law Heel 82/Him on Lineague 18-04388 Geraci L

Date: 7/20/2017

Consultation Attorney: JMV

Record #: 748-556



### Retainer Agreement Chapter 7 - Pre-filing

<b>Services before filing in Court:</b> I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services <b>before</b> filing in court of \$\( \frac{1,300.00}{2} \)
at \$\\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
at \$ {} today, \$ {} per {
and $\mathfrak{h}$   Will obtain from { } within 60 days of today. Bankruptcy is time-sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$1,195.00_ & \$335 = \$1,530.00_ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.  Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination If you decide not to proceed delay fail to receive fail to new my effective as provide all information as a second delay fail to receive a process of the second delay fail to receive a process o
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Date: 7 1201 17 & Min Alle
Michael D'Adamo (Debtor) (Joint Debtor)
11/ / //
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Michael D'Adamo III / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/16/2018 /s/ Michael D'Adamo, III

Michael D'Adamo, III

X Date & Sign

Record # 748556 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 49 of 58 In re Michael D'Adamo III / Debtor

Desc Main

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/16/2018	/s/ Michael D'Adamo, III		
	Michael D'Adamo, III		
Dated: 02/16/2018	/s/ Mariusz Krzysztof Zatorski		

Attorney: Mariusz Krzysztof Zatorski

Desc Main

Case Number (if known) \_

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		Document	Page 51 of 58	
		D'Adamo	Case Number (if known)	

Pai	1 6: Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.				
		16b. Are your debts primarily	business debts? Business debts are debts stment or through the operation of the busin	ots that you incurred to obtain		
		No. Go to line 16c.	surrent or allough the operation of the busin	ess of investment.		
		Yes. Go to line 17.				
		16c. State the type of debts you o	we that are not consumer debts or business	debts.		
47	Are you filing under					
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.			
	Do you estimate that after		er 7. Do you estimate that after any exempt s are paid that funds will be available to dist			
	any exempt property is excluded and	No.				
	administrative expenses	Yes.				
	are paid that funds will be available for distribution	_				
	to unsecured creditors?					
18.	How many creditors do	1-49	1,000-5,000	<u> </u>		
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000		
		200-999	<b>—</b> 10,001-23,000	More than 100,000		
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
	Uawanah da was	_	_			
20.	How much do you estimate your liabilities	☐ \$0 <b>-</b> \$50,000 <b>☐</b> \$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion		
	to be?	□ \$100,001-\$500,000	□ \$50,000,001-\$30 million	□ \$10,000,000,001-\$10 billion		
		□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the int	formation provided is true and		
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	* Mhsle x					
		Signature of Debtor 1	<del></del>	nature of Debtor 2		
	Executed on _ : <u>02                                  </u>					

Michael

Debtor 1

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Michael		D'Adamo
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number	r		_
(lf known)			

## Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
* Michaelle	<b>X</b>
Signature of Debtor 1	Signature of Debtor 2
Date : 2 /15 /2018	Date
MM / DD / YYYY	MM / DD / YYYY

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Debtor 1	Michael		D'Adamo	Case Number (if known)		
	First Name	Middle Name	Last Name			

25 Have you notified any governmental unit o	f any release of hazardous material?				
■ No					
No.					
Yes. Fill in the details.	Governmental unit Environmental law, if you know it Date of notice				
<sup>26</sup> Have you been a party in any judicial or ad	Iministrative proceeding under any environmental law? Include settlements and orders.				
No.					
Yes. Fill in the details.					
555 C C C C C C C C C C C C C C C C C C	Court or agency Nature of the case Status of the case				
Part 11: Give Details About Your Business or	Connections to Any Business				
27 Within 4 years before you filed for bankrup	otcy, did you own a business or have any of the following connections to any business?				
☐A sole proprietor or self-employed	in a trade, profession, or other activity, either full-time or part-time				
	pany (LLC) or limited liability partnership (LLP)				
A partner in a partnership	purity (220) or minima maximy partite simp (22) /				
∐An officer, director, or managing e	•				
∐An owner of at least 5% of the votir	ng or equity securities of a corporation				
No. None of the above applies. Go to P	art 12.				
Yes. Check all that apply above and fill i					
<ul> <li>Within 2 years before you filed for bankrup institutions, creditors, or other parties.</li> <li>No.</li> </ul>	otcy, did you give a financial statement to anyone about your business? Include all financial				
Yes. Fill in the details.					
	Date issued				
Part 12: Sign Below					
answers are true and correct. I understand	of Financial Affairs and any attachments, and I declare under penalty of perjury that the that making a false statement, concealing property, or obtaining money or property by fraud esult in fines up to \$250,000, or imprisonment for up to 20 years, or both.				
* Mm dade	40				
7					
Signature of Debtor 1	Signature of Debtor 2				
Date <u>Z / /5 /2018</u> MM / DD / YYYY	Date				
Did you attach additional pages to <i>Your Sta</i>	ntement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
■ No					
w — ☐ Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No					
	Attach the Destructor Delice Described to				
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).				
	. The state of the				

List Your Unexpired Personal Property Leases any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Offici	al Form 106G),
n the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period	i has not yet
ed. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
_essor's name: GM Financial	□ No
Description of leased 2017 Buick Regal with over 3,000 miles property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	☐ No
Description of leased property:	☐ Yes
Lessor's name:	☐ No
Description of leased property:	Yes
Lessor's name:	☐ No
Description of leased property:	∐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Part 3: Sign Below	d anv
nder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt an ersonal property that is subject to an unexpired lease.	u any
Signature of Debtor 1 Signature of Debtor 2	
Date Dated: 2 / 15/2(10) Date	

MM / DD / YYYY

MM / DD / YYYY

# Case 18-04388 Doc 1 Filed 02/19/18 Entered 02/19/18 13:43:34 Desc Main DISCLAIMER, Destroys have read area agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
  a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKESYRE OUR PETITION IS ACCURATE!!!!

Record # 748556 Asset Disclosure Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Michael D'Adamo III / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 021 /5 /2018

Michael D'Adamo, III

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Form B 201A, Notice to Consumer Debtor(s)

In re Michael D'Adamo III / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02 / 15 /2018

Michael D'Adamo, III

X Date & Sign

Dated: 2, 15/2018

Attorney: Mariusz Krzysztof Zatorski

 Record #
 748556
 Form B 201A, Notice to Consumer Debtor(s)
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Debtor 1	Michael		D'Adamo	Case Number (if known) _		
	First Name	Middle Name	Last Name	, ,=		
				Column A Debtor 1	Column B  Debtor 2 or non-filing spouse	
8. Une	mployment compens	sation	\$0.00	\$0.00		
Do n unde	ot enter the amount i er the Social Security	f you contend that the amount receiv Act. Instead, list it here:	ed was a benefit			
For	you					
For	your spouse					
	sion or retirement in efit under the Social S	ncome. Do not include any amount re Security Act.	eceived that was a	\$0.00	\$0.00	
Do i as a	not include any benef victim of a war crime	ources not listed above. Specify the fits received under the Social Security, a crime against humanity, or internst other sources on a separate page	y Act or payments received ational or domestic			
10a.		<del></del>		\$0.00	\$ 0.00	
10b.				\$ 0.00	\$0.00	
10c.	Total amounts from s	separate pages, if any.		\$0.00	\$0.00	
		rent monthly income. Add lines 2 the last for Column A to the total for Column		\$3,814.35 +	\$0.00 =	\$3,814.35
Part 2		ether the Means Test Applies to You	these stens:			
12a.		rrent monthly income from line 11	•	Copy line 11 here	12a.	\$3,814.35
	Multiply by 12 (the	number of months in a year).			<b></b>	x 12
12b.	The result is your a	annual income for this part of the forn	n.		12b.	\$45,772.20
13. <b>Cal</b> d	culate the median far	mily income that applies to you. Fol	llow these steps:			
Fill i	n the state in which y	ou live.	IL			
Fill i	n the number of peop	ole in your household.	1			
To fi	ind a list of applicable	ncome for your state and size of house median income amounts, go online This list may also be available at the	using the link specified in the sen-	arate	13.	\$51,317.00
14. <b>How</b>	do the lines compa	re?				
14a.	x Line 12b is less to Go to Part 3.	han or equal to line 13. On the top of	page 1, check box 1, There is no	presumption of abuse.		
14b.	Line 12b is more Go to Part 3 and	than line 13. On the top of page 1, ci fill out Form 122A-2.	heck box 2, The presumption of a	buse is determined by Form 12	2A-2.	
Part 3	Sign Below					
	By signing here, I d	declare under penalty of perjury that t	he information on this statement a	and in any attachments is true a	nd correct.	
	1 100	Michael D'Adamo, III				
	Date:: <u>02</u>	<u>/ /5</u> /2018				
	If you checked line	14a, do NOT fill out or file Form 122	A-2.			
	If you checked line	14b, fill out Form 122A-2 and file it w	vith this form.			